



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re application of

Group Art Unit: 2164

David Resnick and Matt J. Callanan

Application No. 09/734,988

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Filed: December 11, 2000

JUL 19 2002

For: **ELECTRONIC PAYMENT SYSTEM
UTILIZING INTERMEDIARY
ACCOUNT**

Technology Center 2600

Date: July 11, 2002

Examiner: Jeffrey Pwu

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GROUP 3600

AMENDMENT

TO THE COMMISSIONER FOR PATENTS:

In response to the April 11, 2002 Office action, please amend the above-identified patent application as follows.

In the Claims:

35. (Thrice Amended) A system for effecting electronic payment for goods or services comprising:

a terminal located at a point-of-sale where monetary consideration is received from or on behalf of an end-user to pre-pay for selected goods or services; the terminal operable to exchange electronic messages with a financial network;

a financial network operable to exchange electronic messages with the point-of-sale terminal;

a payment processor including a database for storing a list of participating point-of-sale merchants and further including a database associating each of a plurality of intermediary account numbers with at least one corresponding end-user account number, each end-user account number associated with a corresponding vendor; and